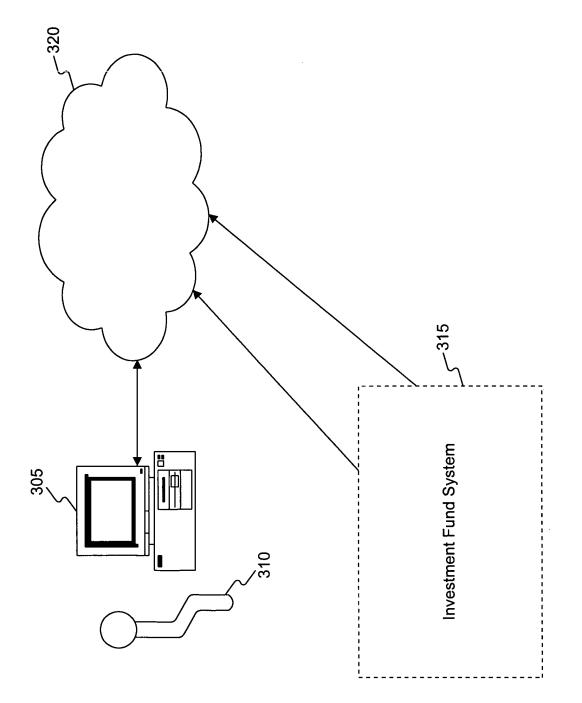


FIG. 1

205 Start 210 A plurality of individual funds are received corresponding to a plurality of investors respectively. 220 The plurality of individual funds are aggregated into an aggregated fund. 230 A plurality of financial instruments are purchased from at least one financial institution with a first portion of the aggregated fund. 240 A second portion of the aggregated fund is placed in a transaction account. 250 A return is paid to the plurality investors from the financial investment fund. 260 End

FIG. 2





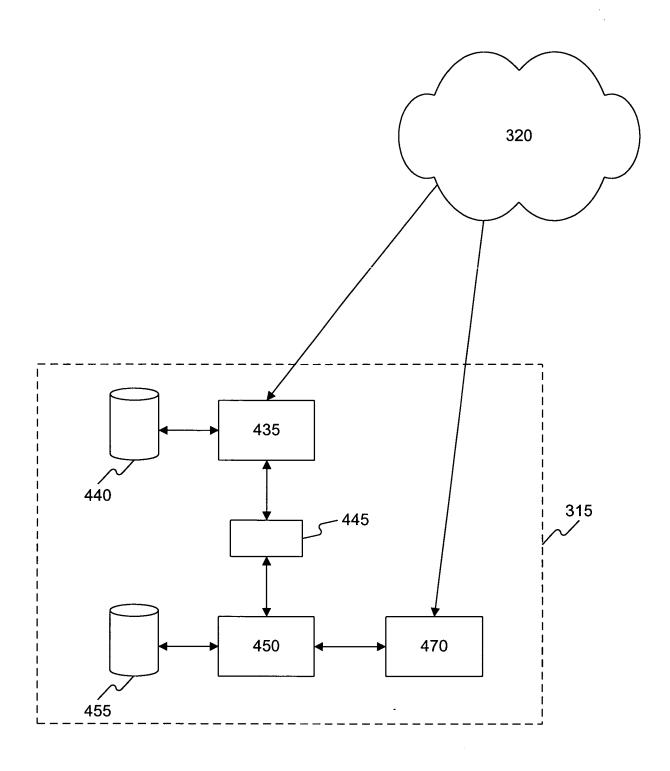


FIG. 4